

Helpful Resources

Report any credit fraud to the three major credit bureaus:

Equifax

To order report: 800-685-1111

To report fraud: 800-525-6285

www.equifax.com

Experian

To order report and to report fraud:

888-397-3742

www.experian.com

Trans Union

To order report: 800-888-4213

To report fraud: 800-680-7289

www.transunion.com

Check Verification Companies

Chexsystems: 800-428-9623

Telecheck: 800-710-9898

Federal Trade Commission

Identity Theft Hotline

877-ID-THEFT (438-4338)

www.ftc.gov/idtheft

California Department of Consumer Affairs, Office of Privacy Protection

866-785-9663

www.privacy.ca.gov

California Attorney General's Office, Crime and Violence Prevention Center

916-322-3360 Toll free: 800-952-5225

www.caag.state.ca.us

Free Credit Report

To order Free Credit Reports:

Annual Credit Report Request Service

Toll Free: 877-322-8228

www.annualcreditreport.com



Compliments of **V. Manuel Pérez**

ASSEMBLYMEMBER, 80TH DISTRICT

DISTRICT OFFICES:

45-677 Oasis Street

Indio, CA 92201

(760) 342-8047 • Fax: (760) 347-8704

Imperial Valley Office

1450 South Imperial Avenue

El Centro, CA 92243

(760) 336-8912 • Fax: (760) 336-8914

CAPITOL OFFICE:

State Capitol

P.O. Box 942849

Sacramento, CA 94249-0080

(916) 319-2080

Fax: (916) 319-2180

E-MAIL:

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www.asm.ca.gov/mperez

ASSEMBLY WEBSITE:

www.asm.ca.gov

Protect Your Identity

Don't be a Victim!

"Identity theft is a fast-growing crime, and you may not be aware you're a victim until it's too late. Find out what the Legislature is working on to safeguard your personal information."





V. Manuel Pérez

ASSEMBLYMEMBER, 80TH DISTRICT

Dear Friend:

Identity theft is an increasingly common crime. Often, by the time you realize that you're a victim, the predator has already wreaked havoc by ruining your credit and giving you a criminal record. Adding insult to injury is that it can take several years for identity theft victims to clear their names.

This brochure contains advice on how to minimize your risk of becoming an identity theft victim, tips for keeping your personal information secure, and how to repair the damage done in the event that you do experience identity theft.

At the same time, the Legislature continues to work to safeguard your personal information, increase consumer protections, and assist those who have been victimized.

Please don't hesitate to contact my office if I can be of service to you.

How to reduce your risk

Tips for protecting your personal information:

The most important way to protect your personal information is to use common sense!

- Protect your home address, telephone number, Social Security Number, bank and credit card numbers and your PIN numbers..
- Do not carry your Social Security card or number, passport or birth certificate.
- Tear up or shred credit card receipts and pre-approved credit offers before throwing them away.
- Ask your bank to add extra security protection to your account. Most will allow you to use an additional password when accessing your account.
- When you pay bills, mail them at the US post office. Do not leave them in your home mailbox because these can be burglarized.

Do you protect yourself from identity theft?

- Do you keep your Social Security Number (SSN) in a safe place?
- Do you give your SSN out only when you know it is required (tax forms, employment records, and most banking, stock, and property transactions)?
- Do you read the fine print on applications and order forms? You may be given additional privacy protection or have it taken away in almost unreadable text.
- If you are an Internet user, do you refuse to send sensitive personal information (phone number, password, address, credit card number, SSN) by chat lines, e-mail, forum postings, or in your online biography? Assume your communications are not private unless encrypted.
- Do you shred all unwanted pre-approved credit card offers?
- Do you get your name off mailing lists for pre-approved credit offers by notifying the three primary credit bureaus?
- Do you have a locked mailbox at your residence to reduce mail theft?
- Do you tell businesses and organizations which have access to your personal information that you do not want it shared, sold, or otherwise released?
- Do you pick up your new checks from the bank? Checks delivered to your home mailbox can be stolen by watchful predators.
- Do you mail all bill payments in drop boxes or at the post office? Thieves can steal bill payments left in home mailboxes for letter carriers.
- Do you order your credit report once a year from the three credit bureaus to check for inaccuracies and fraudulent use of your accounts?
- Are you careful not to toss credit or bank card receipts in a public trash container?
- Do you carefully review your credit card statements and phone bills for unauthorized use?



If you are a victim...

- Report the crime to the police immediately and get a copy of the police report. These can be used to obtain and correct credit reports and other affected information.
- Close your credit card accounts and request they be processed as "account closed at the customer's request" instead of "lost or stolen." This will not reflect negatively on your credit report. Follow up with a written request.
- Call the fraud units of the three credit reporting companies and ask that all your accounts be flagged with a notice that you should be contacted to verify any new credit applications.
- Notify your bank of the theft and change all account numbers. Also, request that the bank assign you a secret password to be used in all future transactions.
- If your Social Security Number has become associated with bad credit, you may want to have your SSN changed.
- Keep a log of all contacts you make in the resolution of your theft.

For more practical tips, read the FTC pamphlet

"ID Theft: When Bad Things Happen to Your Good Name."

You can download the report from the FTC website www.ftc.gov/idtheft.

